

**TEXAS RESIDENTIAL PROPERTY INSURANCE**  
**SUMMARY OF APPROVED MAY 1, 2000 BENCHMARK RATE CHANGES**

<u>COVERAGE</u>	<u>Latest Year Premiums at Present Rates (Thousands)</u>	<u>Approved Statewide Average</u>
Homeowners	\$2,509,971	-6.6%
Tenants	\$68,684	-3.4%
Fire - Dwellings	\$62,507	+9.8%
Extended Coverage - Dwellings	\$119,560	+1.1%
Additional Extended Coverage	\$6,119	+6.4%
Physical Loss Form	<u>\$43,559</u>	<u>-4.7%</u>
<b>ALL COVERAGES</b>	<b>\$2,810,400</b>	<b>-5.8%</b>

## Capping Procedures for Endorsement HO-140 Premium Reductions

The Texas Personal Lines Manual, section "Homeowners" is amended to incorporate the new limitation imposed on the Windstorm, Hurricane and Hail Exclusion Agreement Endorsement HO-140, effective June 15, 2000, under Commissioner's Order No. 00-0401.

On current Rule IV (Optional Additional Coverages & Endorsements), Item 14 – a,b,c and d - (2) are revised for the following (the changes are underlined in the modified wording):

**Current wording:**

- (2) *The basic premium shall be reduced by the dollar amount determined under (1) above.*

**Modified wording:**

- (2) *The basic premium shall be reduced by the dollar amount determined under (1) above subject to a maximum reduction of 70% of the basic premium.*

On current Rule IV (Optional Additional Coverages & Endorsements), Item 14 – h – (4) is revised for the following (the changes are underlined in the modified wording):

**Current wording:**

- (4) *If the Texas Homeowners Policy includes a premium for coverage provided under Form HO-101 the premium shall be reduced by dollar amounts. The dollar amount shall be calculated by combining 90%\* of the premium obtained by applying a 5% surcharge to the premium for coverage A (Dwelling) and Coverage B (Personal Property) using Dwelling Premium Chart 1A for Coverage A (Dwelling) and Premium Chart 1B for Coverage B (Personal Property). The same procedure ...*

**Modified wording:**

- (4) *If the Texas Homeowners Policy includes a premium for coverage provided under Form HO-101 the premium shall be reduced by dollar amounts. The dollar amount shall be calculated by combining 90%\* of the premium obtained by applying a 5% surcharge to the premium for coverage A (Dwelling) and Coverage B (Personal Property) using Dwelling Premium Chart 1A for Coverage A (Dwelling) and Premium Chart 1B for Coverage B (Personal Property). The dollar reduction is subject to a maximum of 70% of the HO-101 endorsement premium. The same procedure ...*

These modifications are effective June 15, 2000, Pursuant to Commissioner's Order No. 00-0401

## EXAMPLE PREMIUM CALCULATION FOR TEXAS FORM HO-B

### Policy Information

<u>Coverage</u>	<u>Limits</u>
Coverage A - Dwelling	\$100,000
Coverage B - Contents	\$60,000
Coverage C - Personal Liability	\$300,000
Coverage D - Medical Payments	\$1,000

<u>Deductible</u>	<u>Amount</u>
Deductible No.1 - Wind & Hail	\$250
Deductible No. 2 - Other than Wind & Hail	\$250

<u>Endorsements</u>	<u>Surcharge</u>
HO-101 - Replacement Cost	+5.0%
HO-110 - Increased Jewelry Coverage	\$3,000
HO-330 - Claims Surcharge	+5.0%

<u>Optional Credits</u>	<u>Credit</u>
Central Station Alarm	-12.0%
Senior Citizen	-5.0%

<u>Rating Information</u>	
Construction Type	BV
Protection Class	6
Previous Applicable Key Rate - If applicable	n/a
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

### Basic Premium Calculation

Base Premium (HO Table A)	\$222.000	
Protection/Construction Factor (HO Table B)	x 1.100	
	\$244.200	(round to three decimals)
Amount of Insurance Factor (HO Table C)	x 4.886	(see below)
	\$1,193.161	(round to three decimals)
Rate Capping Factor - Year 1 (HO Table D-2)	x N/A	
Basic Benchmark Premium	\$1,193.161	(round to three decimals)
Flex Percent Factor	x 1.05	
	\$1,252.819	(round to three decimals)

**Basic Premium (Rounded)** **\$1,253**

### Amount of Insurance Factor

Each Additional 1,000 Coverage B Factor (HO Table C)	0.015	
Increased Coverage B from 40,000 to 60,000 (in 000's)	x 20	
	0.300	(round to three decimals)
100,000 Amount of Ins Factor (HO Table C)	+ 4.586	
<b>Amount of Insurance Factor</b>	<b>4.886</b>	

Deductible Adjustments (Deductible Nos. 1 & 2)

Basic Premium	\$1,253.000	
Deductible No. 1 Adjustment Factor	x 0.110	
	\$137.830	(round to three decimals)
<b>Deductible No. 1 Adjustment (Rounded)</b>	<b>\$138</b>	
Basic Premium	\$1,253.000	
Deductible No. 2 Adjustment Factor	x 0.150	
	\$187.950	(round to three decimals)
<b>Deductible No. 2 Adjustment (Rounded)</b>	<b>\$188</b>	

Increased Liability Limits and Medical Payments

Increased Limits Base Premium (Premium Chart No. 28)	\$7.010	
Flex Percent Factor	x 1.05	
	\$7.361	(round to three decimals)
<b>Increased Limits Surcharge (Rounded)</b>	<b>\$7</b>	

Endorsements

**HO-101**

Basic Premium	\$1,253.000	
Replacement Cost Surcharge Factor	x 0.05	
	\$62.650	(round to three decimals)
<b>Replacement Cost Surcharge (Rounded)</b>	<b>\$63</b>	

**HO-110**

Increased Jewelry Coverage Amount (in 00's)	25	
Premium per \$100 (Premium Chart No. 6)	x \$1.000	
	\$25.000	(round to three decimals)
Flex	x 1.05	
	\$26.250	(round to three decimals)
<b>Increased Jewelry Coverage Surcharge (Rounded)</b>	<b>\$26</b>	

Optional Credits

**Central Station Alarm**

Basic Premium	\$1,253.000	
Central Station Alarm Credit Factor	x -0.12	
	-\$150.360	(round to three decimals)
<b>Central Station Alarm Credit (Rounded)</b>	<b>-\$150</b>	

**Senior Citizen Discount**

Basic Premium	\$1,253.000	
Senior Citizen Discount Factor	x -0.05	
	-\$62.650	(round to three decimals)
<b>Senior Citizen Discount (Rounded)</b>	<b>-\$63</b>	

**Final Policy Premium**

	<b><u>Premium Amount</u></b>
Basic Premium	\$1,253
Deductible No. 1 Adjustment	\$138
Deductible No. 2 Adjustment	\$188
Increased Limits Surcharge	\$7
Endorsements	\$89
Optional Credits	+ <u>-\$213</u>
Total Policy Premium Amount	\$1,462
Claims Surcharge	+ <u>\$73</u> (see below)

**Final Policy Premium Amount**

**\$1,535**

**Claims Surcharge Endorsement**

**HO-330**

Total Policy Premium Amount	\$1,462.000
Claims Surcharge Factor	x <u>0.05</u>
	\$73.100 (round to three decimals)
<b><u>Claims Surcharge (Rounded)</u></b>	<b><u>\$73</u></b>

<b>EXAMPLE PREMIUM CALCULATION FOR TEXAS FORM HO-BT</b> <b>(Apartment)</b>
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**Policy Information**

<u><b>Coverage</b></u>	<u><b>Limits</b></u>
Coverage B - Contents	\$65,000
Coverage C - Personal Liability	\$300,000
Coverage D - Medical Payments	\$1,000

<u><b>Deductible</b></u>	<u><b>Amount</b></u>
Deductible No.3 - All Perils	\$250

<u><b>Endorsements</b></u>	<u><b>Surcharge</b></u>
HO-101 - Replacement Cost	+15.0%
HO-110 - Increased Jewelry Coverage	\$3,000
HO-330 - Claims Surcharge	+5.0%

<u><b>Optional Credits</b></u>	<u><b>Credit</b></u>
Senior Citizen	-5.0%

**Other Information**

Single Entrance to Building used by more than four families

Not an FR/SFR/Sprinkler Risk

<u><b>Rating Information</b></u>	
Construction Type	BV
Protection Class	6
Previous Applicable Key Rate - If Applicable	n/a
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

**Basic Premium Calculation**

Base Premium (Tenants Table A)	\$54.000	
FR/SFR Factor	x 1.000	
	\$54.000	(round to three decimals)
Protection/Construction Factor (Tenants Table B)	x 1.100	
	\$59.400	(round to three decimals)
Amount of Insurance Factor (Tenants Table C)	x 5.050	(see AOI calculation)
	\$299.970	(round to three decimals)
Rate Capping Factor - Year 1 (Tenants Table D-2)	x N/A	
	\$299.970	(round to three decimals)
Single Entrance Surcharge (Premium Chart No. 39)	+ \$15.580	
Basic Benchmark Premium	\$315.550	(round to three decimals)
Flex Percent Factor	x 1.05	
	\$331.328	(round to three decimals)

<b>Basic Premium (Rounded)</b>	<b>\$331</b>
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Amount of Insurance Factor

Each Additional 1,000 Coverage B Factor (Tenants Table C)		0.080	
Increased Coverage B from 40,000 to 65,000 (in 000's)	x	25	
		2.000	(round to three decimals)
40,000 Amount of Ins Factor (Tenants Table C)	+	3.050	
<b>Amount of Insurance Factor for 65,000</b>		<b>5.050</b>	

Deductible Adjustments (Deductible No. 3)

Basic Premium		\$331.000	
Deductible No. 3 Adjustment Factor	x	0.050	
		\$16.550	(round to three decimals)
<b>Deductible No. 3 Adjustment (Rounded)</b>		<b>\$17</b>	

Increased Liability Limits and Medical Payments

Increased Limits Base Premium (Premium Chart No. 28)		\$7.010	
Flex Percent Factor	x	1.05	
		\$7.361	(round to three decimals)
<b>Increased Limits Surcharge (Rounded)</b>		<b>\$7</b>	

Endorsements

HO-101

Basic Premium		\$331.000	
Replacement Cost Surcharge Factor	x	0.15	
		\$49.650	(round to three decimals)
<b>Replacement Cost Surcharge (Rounded)</b>		<b>\$50</b>	

HO-110

Increased Jewelry Coverage Amount (in 00's)		25	
Premium per \$100 (Premium Chart No. 6)	x	\$1.000	
		\$25.000	(round to three decimals)
Flex	x	1.05	
		\$26.250	(round to three decimals)
<b>Increased Jewelry Coverage Surcharge (Rounded)</b>		<b>\$26</b>	

Optional Credits

Senior Citizen Discount

Basic Premium		\$331.000	
Senior Citizen Discount Factor	x	-0.05	
		-\$16.550	(round to three decimals)
<b>Senior Citizen Discount (Rounded)</b>		<b>-\$17</b>	

**Final Policy Premium**

	<b><u>Premium Amount</u></b>
Basic Premium	\$331
Deductible No. 3 Adjustment	\$17
Increased Limits Surcharge	\$7
Endorsements	\$76
Optional Credits	+ <u>-\$17</u>
Total Policy Premium Amount	\$414
Claims Surcharge	+ <u>\$21</u> (see below)

**Final Policy Premium Amount**

<b>\$435</b>
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**Claims Surcharge Endorsement**

**HO-330**

Total Policy Premium Amount	\$414.000
Claims Surcharge Factor	x <u>0.05</u>
	\$20.700 (round to three decimals)
<b>Claims Surcharge (Rounded)</b>	<b>\$21</b>



**EXAMPLE PREMIUM CALCULATION FOR TEXAS DWELLING COVERAGES****Example No. 1****Policy Information**

<u><b>Coverage</b></u>	<u><b>Limits</b></u>
Fire (Dwelling)	\$75,500
Extended Coverage (Dwelling)	\$75,500
Vandalism & Malicious Mischief (Dwelling)	\$75,500

<u><b>Deductible</b></u>	<u><b>Amount</b></u>
Deductible Adjustment - EC, V&MM	\$250

<u><b>Surcharges</b></u>	<u><b>Surcharge %</b></u>
Mobile Home Surcharge	+25.0%

<u><b>Credits</b></u>	<u><b>Credit %</b></u>
Fire Record Credit	-5.0%
Optional Dry Hydrant Credit	-10.0%
Sprinklered Risk Credit	-12.0%
TDP-001 - Wind Exclusion	-91.0%

**Additional Premium Modifications**

Public Housing  
 Tenant Occupancy of Dwelling  
 Small Mercantile Occupancy of Dwelling  
 Not an FR/SFR Risk

**Rating Information**

Construction Type	BV
Protection Class	10
Previous Applicable Key Rate - If Applicable	n/a
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

**Fire Premium Calculation**

Base Fire Premium (Dwl Table A)		\$1.370	
Amount of Insurance (in 000's)	x	75.500	
		\$103.435	(round to three decimals)
Low Value Factor (Dwl Table B)	x	1.000	
		\$103.435	(round to three decimals)
Public Housing Credit Factor	x	0.260	
		\$26.893	(round to three decimals)
Rate Capping Factor - Year 1 (Dwl Table C-2)	x	N/A	
		\$26.893	(round to three decimals)
Tenant Occupancy Surcharge (Premium Chart No. 18)	+	\$2.280	
		\$29.173	(round to three decimals)
Mobile Home Surcharge Factor	x	1.250	
		\$36.466	(round to three decimals)
Small Mercantile Occupancy Surcharge	+	\$103.000	(see small mercantile below)
		\$139.466	(round to three decimals)
Flex Percent Factor	x	1.05	
Normal Fire Premium		\$146.439	(round to three decimals)
Fire Record Credit Factor	x	0.950	

\$139.117 (round to three decimals)

**Actual Fire Premium (Rounded)**

**\$139**

**Small Mercantile Occupancy Surcharge**

Small Mercantile Occupancy Charge (Dwl Table A)		<b>\$1.090</b>	
Amount of Insurance (in 000's)	x	75.500	
		<hr/>	
		\$82.295	(round to three decimals)
Low Value Factor (Dwl Table B)	x	1.000	
		<hr/>	
		\$82.295	(round to three decimals)
Mobile Home Surcharge	x	1.250	
		<hr/>	
		\$102.869	(round to three decimals)
<b>Small Mercantile Occupancy Surcharge (Rounded)</b>		<b>\$103</b>	

**Credits to Fire Premium**

**Optional Dry Hydrant Credit**

Actual Fire Premium		\$139.000	
Dry Hydrant Credit Factor	x	-0.10	
		<hr/>	
		-\$13.900	(round to three decimals)
<b>Dry Hydrant Credit (Rounded)</b>		<b>-\$14</b>	

**Sprinklered Risk Credit**

Actual Fire Premium		\$139.000	
Sprinklered Risk Credit Factor	x	-0.12	
		<hr/>	
		-\$16.680	(round to three decimals)
<b>Sprinklered Risk Credit (Rounded)</b>		<b>-\$17</b>	

**Extended Coverage Premium Calculation**

Base EC Premium (Dwl Chart No. 1A)		<b>\$124.800</b>	(use interpolation)
FR/SFR Factor	x	<b>1.000</b>	
		<hr/>	
		\$124.800	(round to three decimals)
Dwelling EC Territory Multiplier (Dwl EC Territory Multipliers)	x	<b>1.953</b>	
		<hr/>	
		\$243.734	(round to three decimals)
Public Housing Credit Factor (EC)	x	<b>0.600</b>	
		<hr/>	
		\$146.240	(round to three decimals)
Wind Exclusion Endorsement Factor (TDP-001)	x	0.090	
		<hr/>	
		\$13.162	(round to three decimals)
Mobile Home Surcharge Factor	x	1.250	
		<hr/>	
		\$16.453	(round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<b>1.250</b>	
		<hr/>	
		\$20.566	(round to three decimals)
Flex Percent Factor	x	1.05	
		<hr/>	
		\$21.594	(round to three decimals)
<b>Extended Coverage Premium (Rounded)</b>		<b>\$22</b>	

**Vandalism & Malicious Mischief Premium Calculation**

Base V&MM Premium (V&MM Premium Chart)		<b>\$8.100</b>	(use interpolation)
Mobile Home Surcharge Factor	x	<u>1.250</u>	
		\$10.125	(round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.250</u>	
		\$12.656	(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>	
		\$13.289	(round to three decimals)

<b>Vandalism &amp; Malicious Mischief Premium (Rounded)</b>	<b>\$13</b>
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**Final Policy Premium**

	<u><b>Premium Amount</b></u>
Actual Fire Premium	\$139
Credits to Fire Premium	-\$31
Extended Coverage Premium	\$22
Vandalism & Malicious Mischief Premium	+ <u>\$13</u>
Total Policy Premium	\$143

<b>Final Policy Premium Amount</b>	<div><b>\$143</b></div>
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## EXAMPLE PREMIUM CALCULATION FOR TEXAS DWELLING COVERAGES

### Example No. 2

#### Policy Information

<u>Coverage</u>	<u>Limits</u>
Fire (Dwelling)	\$75,500
Fire (Personal Property)	\$15,000
Extended Coverage (Dwelling)	\$75,500
Extended Coverage (Personal Property)	\$15,000
Additional Extended Coverage (Personal Property)	\$15,000
Physical Loss Form (Dwelling)	\$75,500

<u>Deductible</u>	<u>Amount</u>
Deductible Adjustment - EC (Dwelling), PLF (Dwelling)	\$250
Deductible Adjustment - EC (Contents), AEC (Contents)	1%

<u>Surcharges</u>	<u>Surcharge %</u>
Mobile Home Surcharge	+25.0%

<u>Credits</u>	<u>Credit %</u>
Fire Record Credit	-5.0%
Optional Dry Hydrant Credit	-10.0%
Sprinklered Risk Credit	-12.0%
TDP-001A - Wind Exclusion	-98.0%

#### Additional Premium Modifications

Public Housing (Dwelling Only)  
Tenant Occupancy of Dwelling  
Small Mercantile Occupancy of Dwelling  
Not an FR/SFR Risk

#### Rating Information

Construction Type	BV
Protection Class	10
Previous Applicable Key Rate - If Applicable	n/a
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

#### Fire Premium Calculation

	<u>Dwelling</u>	<u>Personal Property</u>
Base Fire Premium (Dwl Table A)	\$1.370	\$1.370
Amount of Insurance (in 000's)	x 75.500	x 15.000
	\$103.435	\$20.550 (round to three decimals)
Low Value Factor (Dwl Table B)	x 1.000	x 1.000
	\$103.435	\$20.550 (round to three decimals)
Public Housing Credit Factor (Dwelling Only)	x 0.260	x 1.000
	\$26.893	\$20.550 (round to three decimals)
Rate Capping Factor - Year 1 (Dwl Table C-2)	x N/A	x N/A
	\$26.893	\$20.550 (round to three decimals)
Tenant Occupancy Surcharge (Premium Chart No. 18)	+ \$2.280	+ \$2.280

	\$29.173	\$22.830 (round to three decimals)
Mobile Home Surcharge Factor	x <u>1.250</u>	x <u>1.250</u>
	\$36.466	\$28.538 (round to three decimals)
Small Mercantile Occupancy Surcharge	+ <u>\$103.000</u>	+ <u>\$20.000</u> (see small mercantile below)
	\$139.466	\$48.538 (round to three decimals)
Flex Percent Factor	x <u>1.05</u>	x <u>1.05</u>
Normal Fire Premium	\$146.439	\$50.965 (round to three decimals)
Fire Record Credit Factor	x <u>0.950</u>	x <u>0.950</u>
	\$139.117	\$48.417 (round to three decimals)
<b>Actual Fire Premium (Rounded)</b>	<b>\$139</b>	<b>\$48</b>

#### Small Mercantile Occupancy Surcharge

	<b>Dwelling</b>	<b>Personal Property</b>
Small Mercantile Occupancy Charge (Dwl Table A)	<b>\$1.090</b>	<b>\$1.090</b>
Amount of Insurance (in 000's)	x <u>75.500</u>	x <u>15.000</u>
	\$82.295	\$16.350 (round to three decimals)
Low Value Factor (Dwl Table B)	x <u>1.000</u>	x <u>1.000</u>
	\$82.295	\$16.350 (round to three decimals)
Mobile Home Surcharge	x <u>1.250</u>	x <u>1.250</u>
	\$102.869	\$20.438 (round to three decimals)
<b>Small Mercantile Occupancy Surcharge (Rounded)</b>	<b>\$103</b>	<b>\$20</b>

#### Credits to Fire Premium

	<b>Dwelling</b>	<b>Personal Property</b>
<b>Optional Dry Hydrant Credit</b>		
Actual Fire Premium	\$139.000	\$48.000
Dry Hydrant Credit Factor	x <u>-0.10</u>	x <u>-0.10</u>
	-\$13.900	-\$4.800 (round to three decimals)
<b>Dry Hydrant Credit (Rounded)</b>	<b>-\$14</b>	<b>-\$5</b>
<b>Sprinklered Risk Credit</b>		
Actual Fire Premium	\$139.000	\$48.000
Sprinklered Risk Credit Factor	x <u>-0.12</u>	x <u>-0.12</u>
	-\$16.680	-\$5.760 (round to three decimals)
<b>Sprinklered Risk Credit (Rounded)</b>	<b>-\$17</b>	<b>-\$6</b>

#### Extended Coverage Premium Calculation

	<b>Dwelling</b>	<b>Personal Property</b>
Base EC Premium (Dwl Chart No. 1A)	<b>\$124.800</b>	<b>\$9.000</b> (use interpolation)
FR/SFR Factor	x <u>1.000</u>	x <u>1.000</u>
	\$124.800	\$9.000 (round to three decimals)
Dwl EC Territory Multiplier (Dwl EC Territory Multipliers)	x <u>1.953</u>	x <u>1.924</u>
	\$243.734	\$17.316 (round to three decimals)
Public Housing Credit Factor (Dwelling Only)	x <u>0.600</u>	x <u>1.000</u>
	\$146.240	\$17.316 (round to three decimals)
Wind Exclusion Endorsement Factor (TDP-001A)	x <u>0.020</u>	x <u>0.020</u>
	\$2.925	\$0.346 (round to three decimals)
Mobile Home Surcharge Factor	x <u>1.250</u>	x <u>1.250</u>
	\$3.656	\$0.433 (round to three decimals)

Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.250</u>	x	<u>1.000</u>	
		\$4.570		\$0.433	(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>	x	<u>1.05</u>	
		\$4.799		\$0.455	(round to three decimals)
<b>Extended Coverage Premium (Rounded)</b>		<b>\$5</b>		<b>\$0</b>	

Additional Extended Coverage Premium Calculation

Base AEC Premium (AEC Premium Chart)		<b>\$11.000</b>			
AEC Territory Multiplier (AEC Premium Chart)	x	<u>1.337</u>			
		\$14.707			(round to three decimals)
Mobile Home Surcharge Factor	x	<u>1.250</u>			
		\$18.384			(round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.000</u>			
		\$18.384			(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>			
		\$19.303			(round to three decimals)
<b>Additional Extended Coverage Premium (Rounded)</b>		<b>\$19</b>			

Physical Loss Form Premium Calculation

Base PLF Premium (All Risk Premium Chart)		<b>\$64.400</b>		(use interpolation)	
PLF Territory Multiplier (All Risk Premium Chart)	x	<u>1.900</u>			
		\$122.360			(round to three decimals)
Mobile Home Surcharge Factor	x	<u>1.250</u>			
		\$152.950			(round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.250</u>			
		\$191.188			(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>			
		\$200.747			(round to three decimals)
<b>Physical Loss Form Premium (Rounded)</b>		<b>\$201</b>			

Final Policy Premium

		<b>Premium Amount</b>	
Actual Fire Premium (Dwelling)		\$139	
Credits to Fire Premium (Dwelling)		-\$31	
Actual Fire Premium (Personal Property)		\$48	
Credits to Fire Premium (Personal Property)		-\$11	
Extended Coverage Premium (Dwelling)		\$5	
Extended Coverage Premium (Personal Property)		\$0	
Additional Extended Coverage Premium		\$19	
Physical Loss Form Premium	+	<u>\$201</u>	
Total Policy Premium		\$370	
<b>Final Policy Premium Amount</b>		<div><b>\$370</b></div>	

**EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HOMEOWNERS POLICY - NO CAPPING APPLYING**

Assumptions: HO-B   Brick Veneer   Territory 9   Protection Class 6   Previous Key Rate n/a   Flex +5%

Coverage A (Dwelling)			\$100,000
Coverage B (Personal Property)			60,000
Deductible Clause 1			250
Deductible Clause 2			250
HO-101 (Replacement Cost)			Attached
Base Premium			\$222.000
Protection/Construction Factor	x		1.100
			\$244.200
Amount of Insurance Factor (with increased Coverage B)	x		4.886
			\$1,193.161
Rate Capping Factor	x		N/A
Basic Benchmark Premium			\$1,193.161
Flex Factor	x		1.05
Basic Premium			\$1,253
Deductible Clause 1 (Excluded)	+		-
Deductible Clause 2 (15% of Basic Premium)	+		188
HO-101 (5% of Basic Premium)	+		63
<b>Total Premium</b>			<b>\$1,504</b>

**Basic Premium Reduction**

	Dwelling		Personal Property
Dwelling Extended Coverage Premium Chart	\$165		\$35
Dwelling Extended Coverage Territory Multiplier	x 1.953		x 1.924
Subtotal	\$322.245		\$67.340
Flex (HO-B Flex)	x 1.05		x 1.05
Gross Premium	\$338.357		\$70.707

Dwelling and Contents Combined	\$409.064
HO-140 (Primary Residence) Factor	x 0.98
<b>Indicated Reduction of Basic Premium</b>	<b>\$ 401</b>
<b>70% of Basic Premium</b>	<b>\$ 877</b>
<b>Premium Reduction of Basic Premium (min. of previous two lines)</b>	<b>\$ 401</b>

**Replacement Cost Reduction**

Gross Premium	\$338.357		\$70.707
Replacement Cost Surcharge	x 0.05		x 0.05
Subtotal	16.918		3.535
Dwelling and Contents Combined	\$20.453		
HO-140 (Primary Residence) Factor	x 0.98		
<b>Indicated Reduction of Replacement Cost Endorsement</b>	<b>\$ 20</b>		
<b>70% of Replacement Cost Endorsement</b>	<b>\$ 44</b>		
<b>Premium Reduction of Repl. Cost Endorsement (min. of previous two lines)</b>	<b>\$ 20</b>		

**Homeowners with HO-140 Attached**

Basic Premium (Basic Premium - Premium Reduction)		\$852
Deductible Clause 1 (Excluded)	+	-
Deductible Clause 2 (no change)	+	188
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	43
<b>Total Premium</b>		<b>\$1,083</b>

**EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HOMEOWNERS POLICY - CAPPING APPLYING**

Assumptions: HO-B   Brick Veneer   Territory 8   Protection Class 6   Previous Key Rate n/a   Flex +5%

Coverage A (Dwelling)			\$10,000,000
Coverage B (Personal Property)			6,000,000
Deductible Clause 1			250
Deductible Clause 2			250
HO-101 (Replacement Cost)			Attached
Base Premium			\$116.000
Protection/Construction Factor	x	1.100	\$127.600
Amount of Insurance Factor (with increased Coverage B)	x	380.626	\$48,567.878
Rate Capping Factor	x	N/A	
Basic Benchmark Premium			\$48,567.878
Flex Factor	x	1.05	
Basic Premium			\$50,996
Deductible Clause 1 (Excluded)	+		-
Deductible Clause 2 (15% of Basic Premium)	+		7,649
HO-101 (5% of Basic Premium)	+		2,550
<b>Total Premium</b>			<b>\$61,195</b>

**Basic Premium Reduction**

	Dwelling	Personal Property
Dwelling Extended Coverage Premium Chart	\$16,500	\$3,540
Dwelling Extended Coverage Territory Multiplier	x align="right">1.953	x align="right">1.924
Subtotal	\$32,224.500	\$6,810.960
Flex (HO-B Flex)	x align="right">1.05	x align="right">1.05
Gross Premium	\$33,835.725	\$7,151.508

Dwelling and Contents Combined	\$40,987.233
HO-140 (Primary Residence) Factor	x align="right">0.98

<b>Indicated Reduction of Basic Premium</b>	<b>\$ 40,167</b>
<b>70% of Basic Premium</b>	<b>\$ 35,697</b>
<b>Premium Reduction of Basic Premium (min. of previous two lines)</b>	<b>\$ 35,697</b>

**Replacement Cost Reduction**

Gross Premium	\$33,835.725	\$7,151.508
Replacement Cost Surcharge	x align="right">0.05	x align="right">0.05
Subtotal	1,691.786	357.575

Dwelling and Contents Combined	\$2,049.361
HO-140 (Primary Residence) Factor	x align="right">0.98

<b>Indicated Reduction of Replacement Cost Endorsement</b>	<b>\$ 2,008</b>
<b>70% of Replacement Cost Endorsement</b>	<b>\$ 1,785</b>
<b>Premium Reduction of Repl. Cost Endorsement (min. of previous two lines)</b>	<b>\$ 1,785</b>

**Homeowners with HO-140 Attached**

Basic Premium (Basic Premium - Premium Reduction)		\$15,299
Deductible Clause 1 (Excluded)	+	-
Deductible Clause 2 (no change)	+	7,649
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	765
<b>Total Premium</b>		<b>\$23,713</b>



**EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HOMEOWNERS POLICY  
WITH OPTIONAL LARGE DEDUCTIBLE OF 2.0%**

Assumptions: HO-B   Brick Veneer   Territory 9   Protection Class 6   Previous Key Rate n/a   Flex +5%

Coverage A (Dwelling)			\$100,000
Coverage B (Personal Property)			60,000
Deductible Clause 1			2.0%
Deductible Clause 2			2.0%
HO-101 (Replacement Cost)			Attached
Base Premium			\$222,000
Protection/Construction Factor	x	1.100	\$244,200
Amount of Insurance Factor (with increased Coverage B)	x	4.886	\$1,193.161
Rate Capping Factor	x	N/A	
Basic Benchmark Premium			\$1,193.161
Flex Factor	x	1.05	
Basic Premium			\$1,253
Deductible Clause 1 (Excluded)	+	-	
Deductible Clause 2 (11% Credit)	+	(138)	
HO-101 (5% of Basic Premium)	+	63	
<b>Total Premium</b>			<b>\$1,178</b>

**Basic Premium Reduction**

	Dwelling	Personal Property
Dwelling Extended Coverage Premium Chart	\$165	\$35
Dwelling Extended Coverage Territory Multiplier	x 1.953	x 1.924
Subtotal	\$322.245	\$67.340
Flex (HO-B Flex)	x 1.05	x 1.05
Gross Premium	\$338.357	\$70.707

Dwelling and Contents Combined \$409.064  
HO-140 (Primary Residence) Factor x 0.98

<b>Indicated Reduction of Basic Premium</b>	<b>\$ 401</b>
<b>70% of Basic Premium</b>	<b>\$ 877</b>
<b>Premium Reduction of Basic Premium (min. of previous two lines)</b>	<b>\$ 401</b>

**Replacement Cost Reduction**

Gross Premium	\$338.357	\$70.707
Replacement Cost Surcharge	x 0.05	x 0.05
Subtotal	16.918	3.535

Dwelling and Contents Combined \$20.453  
HO-140 (Primary Residence) Factor x 0.98

<b>Indicated Reduction of Replacement Cost Endorsement</b>	<b>\$ 20</b>
<b>70% of Replacement Cost Endorsement</b>	<b>\$ 44</b>
<b>Premium Reduction of Repl. Cost Endorsement (min. of previous two lines)</b>	<b>\$ 20</b>

**Homeowners with HO-140 Attached**

Basic Premium (Basic Premium - Premium Reduction)		\$852
Deductible Clause 1 (Excluded)	+	-
Deductible Clause 2 (no change)	+	(138)
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	43
<b>Total Premium</b>		<b>\$757</b>

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**EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN A DWELLING**

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Assumptions: HO-BT Dwelling Brick Veneer Territory 9 Flex -5% Previous Key Rate n/a  
Protection Class 6

Coverage B (Personal Property)		\$20,000
Deductible Clause 3		\$100
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$38.000
Protection/Construction Factor	x	<u>1.100</u>
		\$41.800
Amount of Insurance Factor	x	<u>1.530</u>
		\$63.954
Rate Capping Factor	x	<u>N/A</u>
Basic Benchmark Premium		\$63.954
Flex	x	<u>0.95</u>
		\$60.756
Basic Premium (Rounded)		\$61
Deductible Clause 3 (18% of Basic Premium)	+	11
HO-101 (15% of Basic Premium)	+	<u>9</u>

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<b>Total Premium</b>		<b>\$81</b>
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**Basic Premium Reduction**

Extended Coverage Premium Chart 1B		\$12
Contents Extended Coverage Territory Multiplier	x	<u>1.924</u>
Subtotal		\$23.088
Flex (HO-BT Flex)	x	<u>0.95</u>
Gross Premium		\$21.934
HO-140B (Primary Residence) Factor	x	<u>0.96</u>

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<b>Premium Reduction of Homeowners Basic Premium</b>		<b>\$21</b>
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**Deductible Clause 3 Reduction**

Gross Premium		\$21.934
Deductible Adjustment (Dwelling Section)	x	<u>0.08</u>
Subtotal		\$1.755
HO-140B (Primary Residence) Factor	x	<u>0.96</u>

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<b>Premium Reduction of Deductible Clause 3</b>		<b>\$2</b>
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**Replacement Cost Reduction**

Gross Premium		\$21.934
Replacement Cost Surcharge (End No. HO-101)	x	<u>0.15</u>
Subtotal		\$3.290
HO-140B (Primary Residence) Factor	x	<u>0.96</u>

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<b>Premium Reduction of Replacement Cost</b>		<b>\$3</b>
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**Homeowners-Tenant with HO-140B Attached**

Basic Premium (Basic Premium - Premium Reduction)		\$40
Deductible Clause 3 (Deductible Clause 3 - Premium Reduction)	+	9
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	<u>6</u>

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<b>Total Premium</b>		<b>\$55</b>
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**EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN AN APARTMENT**

Assumptions: HO-BT Apartment Brick Veneer Territory 9 Flex +20% Previous Key Rate n/a  
Protection Class 6

Coverage B (Personal Property)		\$25,000
Deductible Clause 3		\$100
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$54.000
Protection/Construction Factor	x	1.100
		\$59.400
Amount of Insurance Factor	x	1.910
		\$113.454
Rate Capping Factor	x	N/A
Basic Benchmark Premium		\$113.454
Flex	x	1.20
Basic Benchmark Premium		\$136.145
Basic Premium		\$136
Deductible Clause 3 (20% of Basic Premium)	+	27
HO-101 (15% of Basic Premium)	+	20
<b>Total Premium</b>		<b>\$183</b>

**Basic Premium Reduction**

Extended Coverage Rate Chart (See Note Below)		0.578
50% of Building Rate	x	0.50
Subtotal		0.289
Amount of Coverage / 100	x	250
Subtotal		\$72.250
Flex (HO-BT Flex)	x	1.20
Gross Premium		\$86.700
HO-140B (Primary Residence) Factor	x	0.96
<b>Premium Reduction of Homeowners Basic Premium</b>		<b>\$83</b>

**Deductible Clause 3 Reduction**

Deductible reduction does not apply to apartments, condominiums or other buildings.

**Replacement Cost Reduction**

Gross Premium		\$86.700
Replacement Cost Surcharge (End No. HO-101)	x	0.15
Subtotal		\$13.005
HO-140B (Primary Residence) Factor	x	0.96
<b>Premium Reduction of Replacement Cost</b>		<b>\$12</b>

**Homeowners-Tenant with HO-140B Attached**

Basic Premium (Basic Premium - Premium Reduction)		\$53
Deductible Clause 3	+	27
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	8
<b>Total Premium</b>		<b>\$88</b>

**NOTE:**

- For Apartments and Condominiums:
  - If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
  - If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
- For Other Buildings:

Determine the rate table to be used from the TWIA General Index.

**EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HO-CON**

Assumptions: HO-CON-B Condo Brick Veneer Territory 9 Flex -10%

Previous Key Rate n/a Protection Class 6

Coverage B (Personal Property)		\$50,000
Deductible Clause 3		\$250
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$51.000
Protection/Construction Factor	x	1.100
		\$56.100
Amount of Insurance Factor	x	3.850
		\$215.985
Rate Capping Factor	x	NA
Basic Benchmark Premium		\$215.985
Flex	x	0.90
		\$194.387
Basic Premium (Rounded)		\$194
Deductible Clause 3 (5% of Basic Premium)	+	10
HO-101 (15% of Basic Premium)	+	29
<b>Total Premium</b>		<b>\$233</b>

**Basic Premium Reduction**

Extended Coverage Rate Chart (See Note Below)		0.578
50% of Building Rate	x	0.50
Subtotal		0.289
Amount of Coverage / 100	x	500
Subtotal		\$144.500
Flex (HO-CON-B Flex)	x	0.90
Gross Premium		\$130.050
HO-140 (Primary Residence) Factor	x	0.96

<b>Indicated Reduction of Basic Premium</b>	<b>\$</b>	<b>125</b>
<b>70% of Basic Premium</b>	<b>\$</b>	<b>136</b>
<b>Premium Reduction of Basic Premium (min. of previous two lines)</b>	<b>\$</b>	<b>125</b>

**Deductible Clause 3 Reduction**

Deductible reduction does not apply to apartments, condominiums or other buildings.

**Replacement Cost Reduction**

Gross Premium		\$130.050
Replacement Cost Surcharge (End No. HO-101)	x	0.15
Subtotal		\$19.508
HO-140 (Primary Residence) Factor	x	0.96

<b>Indicated Reduction of Basic Premium</b>	<b>\$</b>	<b>19</b>
<b>70% of Basic Premium</b>	<b>\$</b>	<b>20</b>
<b>Premium Reduction of Basic Premium (min. of previous two lines)</b>	<b>\$</b>	<b>19</b>

**Homeowners-Condo with HO-140 Attached**

Basic Premium (Basic Premium - Premium Reduction)		\$69
Deductible Clause 3	+	10
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	10

<b>Total Premium</b>		<b>\$89</b>
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**NOTE:**

- For Apartments and Condominiums:
  - If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
  - If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
- For Other Buildings:
 

Determine the rate table to be used from the TWIA General Index.

## Homeowners

**HOMEOWNERS - TABLE A**  
**Annual Base Premiums - Deductibles No. 1**  
**and No. 2 at 1% of Coverage A**  
**(Minimum Deductible \$100)**

<b>Territory</b>	<b>Form HO-A</b>	<b>Form HO-B</b>	<b>Form HO-C</b>
1	\$95	\$121	\$138
2	114	145	170
3	119	153	178
4	94	121	140
5	76	97	113
6	61	78	91
7	52	67	78
8	92	116	133
9	173	222	252
10	95	122	139
11	86	111	126
12	74	94	110
13	58	75	86
14	74	96	112
15C	90	116	134
15N	160	215	229
16C	97	125	146
16N	115	153	167
17	110	141	163
18	122	164	177
19C	121	155	180
19N	145	193	207
20	136	182	197

**Homeowners  
TENANTS - TABLE A**

**TEXAS TENANTS FORMS HO-BT AND HO-CT OR CONDOMINIUM FORMS HO-CON-B AND HO-CON-C**

**Annual Base Premiums - Deductible No. 3 at 1% of Coverage B (Minimum Deductible \$100)**

Territory	Dwellings & Townhouses		Apartments **		Other Buildings		Condominiums	
	Form B	Form C	Form B	Form C	Form B	Form C	Form B	Form C
1	\$47	\$70	\$69	\$104	\$78	\$114	\$63	\$96
2	36	55	50	75	55	82	49	74
3	36	55	51	75	55	82	50	74
4	27	41	38	56	40	62	37	55
5	47	71	64	97	71	105	64	96
6	33	49	44	67	49	73	44	66
7	43	63	56	86	63	95	56	85
8	33	49	47	71	52	78	44	66
9	38	57	54	82	59	91	51	77
10	33	49	47	70	51	78	44	65
11	39	59	58	88	64	96	53	80
12	33	50	45	68	50	74	45	67
13	28	42	37	56	41	62	36	55
14	36	54	49	73	54	81	48	72
15C	33	49	45	67	49	74	44	66
15N	34	50	51	78	58	86	49	73
16C	30	45	40	62	45	67	40	61
16N	30	45	47	70	52	77	44	66
17	38	57	52	78	57	86	52	77
18	42	61	64	95	70	105	60	90
19C	34	50	46	68	50	75	45	67
19N	33	50	52	78	57	85	49	73
20	29	44	45	68	50	74	42	63

\*\* Also applies to HO-BT and HO-CT Policies written on Tenant Occupied Condominiums rated under the Condominium Schedule.

## Homeowners

### PREMIUM CHART NO. 5 Residential Glass

Unscheduled Residence Glass Coverage may be provided by attaching HO-105 at a one year premium of \$5.02, each premises to be charged separately.

Scheduled Glass - Show the type, size, ornamentation and location in building and value for each item of glass. The premium per \$100 of insurance is \$5.02.

### PREMIUM CHART NO. 6 Jewelry, Watches and Furs - Increased Limits

When it is desired to increase the limit for jewelry, watches and furs, attach HO-110 and charge the one year rate per \$100 of insurance, regardless of deductibles, shown below:

Form	
HO-A	\$1.00
HO-B & HO-BT	1.00
HO-C & HO-CT	2.00
HO-CON-B	1.00
HO-CON-C	2.00

### PREMIUM CHART NO. 7 Additional Limit on Business Personal Property

Business Personal Property may be increased from \$2,500 at a one year rate of \$0.37 per \$100 of insurance by attaching Endorsement HO-111.

### PREMIUM CHART NO. 8 Money/Bank Cards, and Bullion/Valuable Papers - Increased Limits

Additional limits for these items may be obtained at a one year premium per \$100 of:

Form	Money/Bankcards (Endorsement HO-112)	Bullion/Valuable Papers (Endorsement HO-113)
HO-A	\$1.00	\$1.00
HO-B & HO-BT	2.00	1.00
HO-C & HO-CT	2.00	2.00
HO-CON-B	2.00	1.00
HO-CON-C	2.00	2.00

### PREMIUM CHART NO. 9 Radio and Television Antenna

Specific coverage for television and radio antennas, including satellite dishes and lead-in wiring, may be provided by attaching endorsement HO-120 at a one year premium of \$3.33 per \$100 of insurance.

## Homeowners

### PREMIUM CHART NO. 10 Greenhouses

Windstorm, hurricane and hail coverage for greenhouses may be provided by attaching Endorsement HO-121 at a one year premium per \$100 of:

	Territory 2,3,4 16C,17,19C	Territory 5,6,7, 12,13,14,15C	Territory 15N, 16N, 18, 19N, 20	Territory 1,8,9, 10,11
Plain Glass	\$8.65	\$6.93	\$9.37	\$6.59
All Other	0.19	0.15	0.71	0.42

### PREMIUM CHART NO. 11 Cloth Awnings

Windstorm, hurricane and hail coverage for cloth awnings may be provided by attaching Endorsement HO-122 at a one year premium per \$100 of:

	Territory 2,3,4 16C,17,19C	Territory 5,6,7, 12,13,14,15C	Territory 15N, 16N, 18, 19N, 20	Territory 1,8,9, 10,11
	\$3.65	\$2.93	\$9.45	\$8.81

### PREMIUM CHART NO. 12 Physicians, Surgeons and Dentists Outside Coverage

Attach Endorsement HO-125 and charge the following one year premium per \$100:

	Premium per \$100	
Loss Deductible Clause No. 2 or 3	Form HO-B, HO-BT, HO-CON-B	Form HO-C, HO-CT, HO-CON-C
\$100 or \$250 Ded.	\$1.00	\$1.00
1/2 of 1% Ded.	1.00	1.00
1% Ded.	1.00	1.00
\$500 Flat	1.00	1.00
\$1,000 Flat	1.00	1.00
Greater than 1%	1.00	1.00



# Homeowners

## PREMIUM CHART NO. 13 (Form HO-A only)

### Additional Extended Coverage Endorsement

Coverage A	Coverage B	Premium	Coverage A	Coverage B	Premium
\$5,000	\$2,000	\$3	\$33,000	\$13,200	\$20
6,000	2,400	4	34,000	13,600	20
7,000	2,800	4	35,000	14,000	21
8,000	3,200	5	36,000	14,400	22
9,000	3,600	5	37,000	14,800	22
10,000	4,000	6	38,000	15,200	23
11,000	4,400	7	39,000	15,600	23
12,000	4,800	7	40,000	16,000	24
13,000	5,200	8	41,000	16,400	25
14,000	5,600	8	42,000	16,800	25
15,000	6,000	9	43,000	17,200	26
16,000	6,400	10	44,000	17,600	26
17,000	6,800	10	45,000	18,000	27
18,000	7,200	11	46,000	18,400	28
19,000	7,600	11	47,000	18,800	28
20,000	8,000	12	48,000	19,200	29
21,000	8,400	13	49,000	19,600	29
22,000	8,800	13	50,000	20,000	30
23,000	9,200	14	55,000	22,000	33
24,000	9,600	14	60,000	24,000	36
25,000	10,000	15	65,000	26,000	39
26,000	10,400	16	70,000	28,000	42
27,000	10,800	16	75,000	30,000	45
28,000	11,200	17	80,000	32,000	48
29,000	11,600	17	85,000	34,000	51
30,000	12,000	18	90,000	36,000	54
31,000	12,400	19	95,000	38,000	57
32,000	12,800	19	100,000	40,000	60
			Each Add'l - Add		
			\$5,000 Coverage A		
			\$1,000 Coverage B		
			Each Decrease - Subtract		
			\$1,000 Coverage B		

\* If Coverage A is increased, apply the \$2.15 rate per each \$5,000 increase of Coverage A as well as the \$0.43 rate per each \$1,000 for the consequent increase of Coverage B, where Coverage B is at 40% of Coverage A.

## Homeowners

### PREMIUM CHART NO. 14

#### Other Structures on the Premises - Additional Amount

Other structures on the premises are covered by the basic policy in an amount equal to 10% of the limit of liability for Coverage A (Dwelling). The 10% extension applicable to such outbuildings may be increased at the one year premium per \$1,000 shown in the table below, regardless of deductible.

Type Construction (Residence Premises)	Territory 2,3,4, 16C,17,19C	Territory 5,6,7, 12,13,14,15C	Territory 15N, 16N, 18, 19N, 20	Territory 1,8,9, 10,11
Brick	\$4.56	\$3.62	\$7.35	\$3.45
Brick Veneer	4.56	3.62	7.35	4.31
Asbestos & Stucco	5.71	4.55	9.81	4.31
Frame	5.71	4.55	11.04	4.31

### PREMIUM CHART NO. 20

#### Personal Injury Coverage

When it is desired to attach personal injury coverage to a Homeowners Policy, attach Endorsement HO-201 and charge the following one year additional premium:

Liability	Premium
\$25,000	\$7.01
50,000	8.02
100,000	8.02
200,000	9.02
250,000	10.02
300,000	10.02
500,000	11.03
1,000,000	13.04

To eliminate exclusion Number 3 on Form HO-201, increase the above premiums by 50%.

## Homeowners

### PREMIUM CHART NO. 21 Office, Private School or Studio

1. Residence Premises - When such occupancy is maintained in the residence premises and Endorsement HO-205 is attached, charge an additional premium shown below for Coverage C (Personal Liability).

2. Additional Residence - When such occupancy is located in an additional residence occupied by the Insured, Coverage C (Personal Liability) may be provided by attachment of HO-205 at the additional premium determined from Column "Each Additional Dwelling Occupied by Insured" in Premium Chart 28 and additional premium shown below:

Limit of Liability	"Each Additional Dwelling Occupied by Insured"
\$25,000	\$5.02
50,000	5.02
100,000	6.01
200,000	6.01
250,000	7.01
300,000	7.01
500,000	12.03
1,000,000	13.04

If Medical Payments to others are to be included, add the following:

Medical Payments to Others	One Family	Two Family
\$500	\$2.00	\$3.01
1,000	4.02	5.02
2,000	6.01	8.02
3,000	8.02	10.02
4,000	9.02	12.03
5,000	10.02	14.04

## Homeowners

### PREMIUM CHART NO. 22 Farmer's Personal Liability

If the insured resides on non-farm premises and operates a farm, with or without a residence, at a separate location, use "initial farm premises" for the farm, including personal activities of the Insured, and other residence premises shall be classified and rated as "Additional Residence Occupied by the Insured".

#### 1. Initial Farm Premises

Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$25,000	\$6.01	\$7.01	\$10.02	\$10.02	\$12.03	\$13.04
50,000	7.01	9.02	10.02	12.03	13.04	15.04
100,000	9.02	10.02	12.03	14.04	15.04	17.05
200,000	11.03	12.03	15.04	16.04	18.05	19.05
250,000	12.03	14.04	16.04	17.05	19.05	20.05
300,000	13.04	15.04	17.05	18.05	20.05	21.05
500,000	33.09	34.09	37.10	38.11	40.11	41.11
1,000,000	53.14	55.14	57.14	58.16	60.16	61.16

#### 2. Each Additional Residence Occupied by the Insured

Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$25,000	\$3.01	\$4.02	\$5.02	\$6.01	\$6.01	\$7.01
50,000	4.02	5.02	5.02	6.01	7.01	7.01
100,000	4.02	5.02	6.01	6.01	7.01	8.02
200,000	5.02	5.02	6.01	7.01	7.01	8.02
250,000	5.02	6.01	6.01	7.01	8.02	8.02
300,000	5.02	6.01	7.01	7.01	8.02	8.02
500,000	5.02	6.01	7.01	8.02	8.02	9.02
1,000,000	6.01	7.01	8.02	8.02	9.02	10.02

#### 3. Each Additional Farm (with buildings) Occupied or Rented by the Insured to Others

Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$25,000	\$5.02	\$6.01	\$7.01	\$7.01	\$8.02	\$9.02
50,000	6.01	7.01	7.01	8.02	9.02	9.02
100,000	6.01	7.01	8.02	9.02	9.02	10.02
200,000	7.01	8.02	9.02	9.02	10.02	10.02
250,000	8.02	8.02	9.02	10.02	10.02	10.02
300,000	8.02	9.02	10.02	10.02	10.02	10.02
500,000	9.02	10.02	10.02	10.02	10.02	11.03
1,000,000	9.02	10.02	10.02	11.03	11.03	12.03

## Homeowners

### PREMIUM CHART NO. 22 (cont.) Farmer's Personal Liability

**4. Total Acreage Charge based on Total Acreage at  
all Locations under Column (1), Column (3)  
Farm Land (without buildings) Rented to Others\*  
(First 160 acres - no charge.)**

161 to 240	241 to 320	321 to 400	401 to 500	501 to 1,000	1,001 to 2,000	**2,001 to 10,000
\$1.00	\$2.00	\$3.01	\$4.02	\$7.01	\$9.02	\$0.17
1.00	2.00	3.01	4.02	8.02	10.02	0.20
1.00	2.00	3.01	4.02	9.02	10.02	0.21
1.00	3.01	4.02	5.02	10.02	12.03	0.23
1.00	3.01	4.02	5.02	10.02	12.03	0.26
1.00	3.01	4.02	6.01	10.02	13.04	0.27
2.00	3.01	5.02	6.01	12.03	15.04	0.39
2.00	3.01	5.02	7.01	13.04	16.04	0.43

\*\*Add to the premium developed for acreage from 1,001 to 2,000 acres an additional charge determined by applying the charges shown in this column for each 100 acres in excess of 2,000 acres.

For total acreage in excess of 10,000 refer to company.

\* Farm Land Rented to Others - use HO-210 and show total acreage, including that occupied by the insured.

Premium Chart No. 28 is used to determine additional premium for dwelling rented to others.

## Homeowners

### PREMIUM CHART NO. 22A Custom Farming (per \$100) (Receipts)

Medical	25M	50M	100M	200M	300M	500M	1,000M
\$500	\$0.63	\$0.73	\$0.81	\$0.95	\$1.08	\$1.13	\$1.47
1,000	0.67	0.78	0.86	1.00	1.12	1.19	1.49
2,000	0.72	0.84	0.92	1.06	1.19	1.24	1.50
3,000	0.77	0.88	0.95	1.09	1.22	1.28	1.53
4,000	0.80	0.92	0.99	1.12	1.26	1.32	1.54
5,000	0.84	0.95	1.04	1.16	1.30	1.35	1.58

### Minimum Premiums

Medical	25M	50M	100M	200M	300M	500M	1,000M
\$500	\$6	\$7	\$8	\$9	\$10	\$12	\$14
1,000	7	8	9	10	11	12	14
2,000	8	9	10	11	12	12	14
3,000	9	10	11	12	12	12	14
4,000	10	11	12	13	13	13	14
5,000	11	12	13	14	14	14	14

### PREMIUM CHART NO. 23 One Year Rates Farm Employers Liability Rates for \$100 Payroll

Limit of Liability	\$500 Med.	\$1,000 Med.	\$2,000 Med.	\$3,000 Med.	\$4,000 Med.	\$5,000 Med.
\$25,000	\$1.37	\$1.47	\$1.50	\$1.53	\$1.55	\$1.58
50,000	1.61	1.69	1.72	1.77	1.78	1.82
100,000	1.77	1.86	1.90	1.92	1.96	1.98
200,000	2.06	2.14	2.18	2.21	2.24	2.27
250,000	2.19	2.28	2.32	2.35	2.38	2.41
300,000	2.33	2.42	2.46	2.48	2.51	2.54
500,000	2.60	2.69	2.71	2.75	2.77	2.81
1,000,000	3.05	3.14	3.17	3.20	3.23	3.26

### PREMIUM CHART NO. 24 Minimum Premiums Farm Employers Liability

Limit of Liability	\$500 Med.	\$1,000 Med.	\$2,000 Med.	\$3,000 Med.	\$4,000 Med.	\$5,000 Med.
\$25,000	\$29	\$31	\$36	\$40	\$42	\$45
50,000	34	36	40	45	47	49
100,000	37	39	44	48	51	53
200,000	43	45	50	54	56	59
250,000	46	48	53	57	59	62
300,000	48	51	55	60	62	64
500,000	54	56	61	65	68	70
1,000,000	63	66	71	75	77	79

## Homeowners

### PREMIUM CHART NO. 25 Animal Collision Coverage

1 But Not More Than 100 .....	\$9.02
101 But Not More Than 250 .....	17.05
251 But Not More Than 500 .....	26.07
501 But Not More Than 1,000 .....	34.09
1,001 or More, Refer to Company	

### PREMIUM CHART NO. 26 Watercraft

Watercraft Liability One-Year Additional Premiums, with \$500 Medical Payments to Others.  
Watercraft not covered within the terms of Section II may be covered by attaching HO-215 at the additional premiums shown below:

#### Outboard Motor Boats Exceeding 25 Horsepower

When two or more outboard motors are regularly used together with one watercraft, total horsepower of all such motors shall be accumulated for rating purposes.

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Limit of Liability *	Horsepower		Limit of Liability	Increased Medical Payments to Others **	
	26 But Less Than 50	50 and Over		26 But Less Than 50	50 and Over
\$25,000	\$5.02	\$9.02	\$1,000	\$3.01	\$4.02
50,000	6.01	10.02	2,000	5.02	7.01
100,000	7.01	10.02	3,000	6.01	9.02
200,000	8.02	12.03	4,000	7.01	10.02
250,000	8.02	12.03	5,000	8.02	12.03
300,000	9.02	13.04			
500,000	9.02	15.04			
1,000,000	10.02	16.04			

\* For higher limits, submit for rating.

\*\* Limits of Liability on Personal Liability coverage and Medical Payments to Others must be the same as limits in the basic policy. For boats not described in the Premium Chart above, except houseboats, coverage is not available under the Homeowners Policies. Houseboats, submit for rating.

## Homeowners

### PREMIUM CHART NO. 26 (cont.) Watercraft

#### Inboard, Inboard-Outboard Motor Boats Exceeding 50 Horsepower, and Sailboats

Sailboats equipped with auxiliary power are classed as Motor Boats.

Speed	Under 16 MPH			16 to 30 MPH, Incl.			Over 30 MPH		Sailboats No. Aux.
Overall Length	Under 26 ft.	26 to 40 ft.	Over 40 ft.	Under 26 ft.	26 to 40 ft.	Over 40 ft.	Under 26 ft.	26 to 40 ft.	26 to 40 ft.
Limit of Liability *									
\$25,000	\$10.02	\$27.07	\$52.14	\$22.05	\$43.11	\$79.21	\$52.14	\$79.21	\$22.05
50,000	11.03	30.07	59.16	24.07	48.13	90.23	59.16	90.23	24.07
100,000	13.04	33.09	66.17	27.07	53.14	99.27	66.17	99.27	27.07
200,000	14.04	38.11	74.20	30.07	60.16	112.29	74.20	112.29	30.07
250,000	15.04	41.11	79.21	32.08	64.17	119.32	79.21	119.32	32.08
300,000	16.04	43.11	84.22	34.09	68.18	126.33	84.22	126.33	34.09
500,000	18.05	48.13	92.24	37.10	74.20	139.37	92.24	139.37	37.10
1,000,000	20.05	51.14	101.26	41.11	81.21	152.40	101.26	152.40	41.11

#### Increased Medical Payments to Others \*\*

\$1,000	\$2.00	\$6.01	\$10.02	\$5.02	\$9.02	\$16.04	\$10.02	\$16.04	\$5.02
2,000	4.02	9.02	17.05	7.01	13.04	26.07	17.05	26.07	7.01
3,000	4.02	10.02	21.05	9.02	17.05	32.08	21.05	32.08	9.02
4,000	5.02	12.03	26.07	10.02	21.05	38.11	26.07	38.11	10.02
5,000	6.01	15.04	30.07	12.03	24.07	45.12	30.07	45.12	12.03

\* For higher limits, submit for rating.

\*\* Limits of Liability on Personal Liability coverage and Medical Payments to Others must be the same as limits in the basic policy. For boats not described in the Premium Chart above, except houseboats, coverage is not available under the Homeowners Policies, Houseboats, submit for rating.



## Homeowners

### PREMIUM CHART NO. 27

#### Business Pursuits

The coverages on Personal Liability and Medical Payments to Others may be extended by endorsement to cover business pursuits of eligible Insureds listed below. This coverage does not apply to businesses of which the Insured is sole owner or in which he is a partner, nor to bodily injury or to sickness, disease or death of any fellow employee of the Insured. The business classifications with the premium group applicable thereto are set forth below:

#### Premium Groups

- A      Clerical Office Employees - defined as those employees whose duties**  
are confined to keeping the books or records, conducting correspondence,  
or who are engaged wholly in office work where such books or records are  
kept or where such correspondence is conducted, having no other duty of  
any nature in or about the employer's premises. This classification applies  
only to persons who are employed exclusively in separate buildings or on  
separate floors or buildings or in departments on such floors which are separated  
from all other work places of the employer by structural partitions and within  
which no work is performed other than clerical office duties as defined above.
- A      Salesmen, Collectors or Messengers - no installation, demonstration**  
or servicing operations.
- B      Salesmen, Collectors or Messengers - including installation, demonstration**  
or servicing operations.
- C      Teachers - athletic, laboratory, manual training, physical training and**  
swimming instructors, excluding liability for corporal punishment of pupils.
- D      Teachers - not otherwise classified, excluding liability for corporal punish-**  
ment of pupils.
- E      Teachers - liability for corporal punishment of pupils. (Premium for this**  
coverage must be added to premium for above classification C or D).

**Occupations not otherwise classified - submit for rating.**

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#### Business Pursuits

#### Additional One-Year Premiums

Liability Limit in Policy	(Premium Groups)				
	A	B	C	D	E
\$25,000	\$1.00	\$2.00	\$3.01	\$1.00	\$2.00
50,000	1.00	2.00	4.02	2.00	3.01
100,000	1.00	2.00	4.02	2.00	3.01
200,000	1.00	3.01	4.02	2.00	3.01
250,000	1.00	3.01	5.02	2.00	3.01
300,000	1.00	3.01	5.02	2.00	4.02
500,000	2.00	3.01	6.01	2.00	4.02
1,000,000	2.00	3.01	6.01	3.01	4.02

#### Medical Payments to Others

\$500	\$1.00	\$2.00	\$3.01	\$1.00
1,000	1.00	2.00	4.02	2.00
2,000	2.00	3.01	6.01	2.00
3,000	2.00	4.02	7.01	3.01
4,000	2.00	4.02	8.02	3.01
5,000	2.00	5.02	9.02	4.02

NOTE: Medical Payments to Others (if included) and Personal Liability Limits in connection with business pursuit must be the same limits as the basic policy.

# Homeowners

## PREMIUM CHART NO. 28

### Additional Premiums for Increased Limits of Liability & Medical Payments to Others

#### Main Dwellings & Additional Dwellings One-Year Additional Premiums

#### Forms HO-A, HO-B and HO-C and Tenants Forms HO-BT and HO-CT and Forms HO-CON-B and HO-CON-C

Medical Payments to Others												
Liability Limit	Main Dwelling						Each Additional Dwelling Occupied by Insured					
	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$25,000	\$0.00	\$2.00	\$4.02	\$6.01	\$7.01	\$9.02	\$3.01	\$4.02	\$5.02	\$6.01	\$6.01	\$7.01
50,000	1.00	3.01	5.02	7.01	8.02	10.02	4.02	5.02	5.02	6.01	7.01	7.01
100,000	2.00	4.02	6.01	7.01	9.02	10.02	4.02	5.02	6.01	6.01	7.01	8.02
200,000	4.02	6.01	8.02	9.02	10.02	11.03	5.02	5.02	6.01	7.01	7.01	8.02
250,000	5.02	7.01	9.02	10.02	11.03	12.03	5.02	6.01	6.01	7.01	8.02	8.02
300,000	5.02	7.01	9.02	10.02	11.03	13.04	5.02	6.01	7.01	7.01	8.02	8.02
500,000	15.04	18.05	20.05	21.05	22.05	24.07	5.02	6.01	7.01	8.02	8.02	9.02
1,000,000	41.11	43.11	45.12	47.12	48.13	50.13	6.01	7.01	8.02	8.02	9.02	10.02

#### Each Residential Premises Rented to Others \*\*

#### If Medical Payment is to be included, add the following charges:

Liability Limit	One Family	Two Family	Medical Limit	One Family	Two Family
\$25,000	\$3.01	\$6.01	\$500	\$2.00	\$2.00
50,000	4.02	7.01	1,000	3.01	3.01
100,000	4.02	7.01	2,000	4.02	4.02
200,000	4.02	8.02	3,000	5.02	5.02
250,000	5.02	9.02	4,000	5.02	5.02
300,000	5.02	9.02	5,000	6.01	6.01
500,000	6.01	10.02			
1,000,000	6.01	10.02			

\*\* Medical Payments to others coverage for dwellings rented to others is not contemplated in the premiums shown above.

## Homeowners

### PREMIUM CHART NO. 35

#### Additional Insured

When Section II coverage is to be provided for an occupant of the residence premises, attach HO-301 and charge the following additional premium.

Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$25,000	\$3.01	\$4.02	\$4.02	\$5.02	\$5.02	\$6.01
50,000	4.02	4.02	5.02	5.02	6.01	6.01
100,000	4.02	5.02	5.02	6.01	6.01	7.01
200,000	4.02	5.02	6.01	6.01	7.01	7.01
250,000	5.02	5.02	6.01	6.01	7.01	7.01
300,000	5.02	5.02	6.01	7.01	7.01	7.01
500,000	5.02	6.01	7.01	7.01	7.01	8.02
1,000,000	6.01	6.01	7.01	7.01	8.02	8.02

## **Homeowners**

### **PREMIUM CHART NO. 36 Personal Computer Coverage**

The additional premium for this endorsement shall be \$5.73 per \$1,000 of insurance.

### **PREMIUM CHART NO. 37 Unit Owners Outbuildings and Other Structures Coverage**

**Endorsement HO-180 - When the policy is extended to cover** outbuildings and/or other structures owned solely by the insured and located on the premises of the condominium complex, the additional premium shall be \$10.02 per \$1,000 of insurance applying separately to each outbuilding and/or other structure.

### **PREMIUM CHART NO. 38 Condominium Loss Assessment Coverage**

Limits of Liability	Premium Charge
First \$1,000	\$5.02
Next \$4,000	3.01
Next \$5,000	2.00
Each add'l \$5,000 (Up to \$50,000)	1.00

### **PREMIUM CHART NO. 39 Tenants Single Entrance to Building Surcharge**

For use with Texas Tenant Forms HO-BT and HO-CT, or Condominium Forms HO-CON-B and HO-CON-C. Add the following surcharge if single entrance to building is used by more than four families:

Coverage B Amount of Insurance	Premium Charge
Less than \$10,000	\$9.17
Greater than or equal to \$10,000	15.58

## Dwelling

### DWELLING - TABLE A

1-Year Base Fire Rates for Buildings or Contents per \$1,000 of Coverage

Protection Class	Type of Construction			
	Brick	Brick Veneer	Asbestos Clad & Stucco	Frame
1	0.36	0.43	0.94	1.41
2	0.36	0.43	0.94	1.41
3	0.49	0.58	1.30	1.91
4	0.57	0.68	1.50	2.22
5	0.59	0.71	1.56	2.32
6	0.71	0.86	1.91	2.81
7	0.82	0.98	2.19	3.22
8	0.96	1.13	2.51	3.73
9	1.07	1.22	2.75	4.27
10	1.21	1.37	3.09	4.81

\* Small Mercantile Occupancy Charge: \$1.09 per \$1,000 of coverage.

\*\* Cities and towns Fire Record Credit or Charge will be applied to the final dwelling fire base premium.

# DWELLING EXTENDED COVERAGE TERRITORY MULTIPLIERS

<u>Territory</u>	<u>Dwelling Type</u>	<u>Buildings</u>	<u>Contents</u>
1	Frame & Asbestos/Stucco	1.250	1.279
	Brick Veneer	1.283	1.233
	Brick	1.066	1.042
2	Frame & Asbestos/Stucco	1.364	1.364
	Brick Veneer	1.364	1.364
	Brick	1.364	1.364
3	Frame & Asbestos/Stucco	1.695	1.695
	Brick Veneer	1.695	1.695
	Brick	1.695	1.695
4	Frame & Asbestos/Stucco	1.131	1.131
	Brick Veneer	1.131	1.131
	Brick	1.131	1.131
5	Frame & Asbestos/Stucco	0.882	0.882
	Brick Veneer	0.882	0.882
	Brick	0.882	0.882
6	Frame & Asbestos/Stucco	0.755	0.755
	Brick Veneer	0.755	0.755
	Brick	0.755	0.755
7	Frame & Asbestos/Stucco	0.728	0.728
	Brick Veneer	0.728	0.728
	Brick	0.728	0.728
8	Frame & Asbestos/Stucco	1.871	1.916
	Brick Veneer	1.953	1.924
	Brick	1.622	1.583
9	Frame & Asbestos/Stucco	1.871	1.916
	Brick Veneer	1.953	1.924
	Brick	1.622	1.583
10	Frame & Asbestos/Stucco	1.871	1.916
	Brick Veneer	1.953	1.924
	Brick	1.622	1.583
11	Frame & Asbestos/Stucco	1.147	1.174
	Brick Veneer	1.177	1.130
	Brick	0.978	0.956
12	Frame & Asbestos/Stucco	1.194	1.194
	Brick Veneer	1.194	1.194
	Brick	1.194	1.194

<u>Territory</u>	<u>Dwelling Type</u>	<u>Buildings</u>	<u>Contents</u>
13	Frame & Asbestos/Stucco	0.888	0.888
	Brick Veneer	0.888	0.888
	Brick	0.888	0.888
14	Frame & Asbestos/Stucco	0.941	0.941
	Brick Veneer	0.941	0.941
	Brick	0.941	0.941
15C	Frame & Asbestos/Stucco	1.193	1.193
	Brick Veneer	1.193	1.193
	Brick	1.193	1.193
15N	Frame & Asbestos/Stucco	3.693	3.709
	Brick Veneer	3.742	3.634
	Brick	3.742	3.634
16C	Frame & Asbestos/Stucco	1.671	1.671
	Brick Veneer	1.671	1.671
	Brick	1.671	1.671
16N	Frame & Asbestos/Stucco	2.333	2.342
	Brick Veneer	2.364	2.296
	Brick	2.364	2.296
17	Frame & Asbestos/Stucco	1.381	1.381
	Brick Veneer	1.381	1.381
	Brick	1.381	1.381
18	Frame & Asbestos/Stucco	2.597	2.608
	Brick Veneer	2.632	2.555
	Brick	2.632	2.555
19C	Frame & Asbestos/Stucco	1.890	1.890
	Brick Veneer	1.890	1.890
	Brick	1.890	1.890
19N	Frame & Asbestos/Stucco	3.047	3.059
	Brick Veneer	3.087	2.997
	Brick	3.087	2.997
20	Frame & Asbestos/Stucco	2.941	2.953
	Brick Veneer	2.979	2.892
	Brick	2.979	2.892

## Dwelling

### ADDITIONAL EXTENDED COVERAGE PREMIUM CHART

Additional Extended Coverage*			AEC Territory		
Amount of Insurance	Base Premiums	Territory	Multipliers		
\$1,000	\$1	Territory 5,6,7, 12,13,14,15C	0.858		
1,500	1				
2,000	2				
2,500	2				
3,000	2	Territory 2,3,4, 16C,17,19C	1.533		
3,500	3				
4,000	3				
5,000	4				
6,000	5	Territory 15N,16N, 18,19N,20	0.991		
7,000	5				
7,500	6				
8,000	6				
9,000	7	Territory 1,8,9, 10, 11	1.337		
10,000	8				
11,000	8				
12,000	9				
13,000	10				
14,000	11				
15,000	11				
16,000	12				
17,000	13				
18,000	14				
19,000	14				
20,000	15				
21,000	16				
22,000	17				
23,000	17				
24,000	18				
25,000	19				
30,000	23				
35,000	27				
40,000	30				
45,000	34				
50,000	38				
55,000	42				
60,000	46				
65,000	49				
70,000	53				
75,000	57				
80,000	61				
85,000	65				
90,000	68				
95,000	72				
100,000	76				
Each Additional \$1,000 Add:				\$0.76	

\* Additional Extended Coverage meaning: Collapse of Building, Accidental Discharge of Water or Steam, Freezing, Breakage of Glass, Falling Objects, Vandalism and Malicious Mischief

## Dwelling

### VANDALISM/MALICIOUS MISCHIEF PREMIUM CHART

All Territories - One Year Basis

Amount of Insurance	Vandalism/Malicious Mischief
\$1,000	\$1
1,500	1
2,000	1
2,500	1
3,000	1
3,500	1
4,000	1
5,000	1
6,000	1
7,000	1
7,500	1
8,000	1
9,000	1
10,000	1
11,000	1
12,000	1
13,000	1
14,000	2
15,000	2
16,000	2
17,000	2
18,000	2
19,000	2
20,000	2
21,000	2
22,000	2
23,000	3
24,000	3
25,000	3
30,000	3
35,000	4
40,000	4
45,000	5
50,000	6
55,000	6
60,000	7
65,000	7
70,000	8
75,000	8
80,000	9
85,000	9
90,000	10
95,000	10
100,000	11
Each Additional \$1,000 Add:	0.11



# Dwelling

## ALL RISK PREMIUM CHART

Amount of Insurance	All Risk Base Premiums	Territory	All Risk Territory Multipliers
\$1,000	\$1	1	1.739
1,500	1	2	1.441
2,000	2	3	1.359
2,500	2	4	1.262
3,000	3	5	1.381
3,500	3	6	1.019
4,000	3	7	1.119
5,000	4	8	1.869
6,000	5	9	1.900
7,000	6	10	1.900
7,500	6	11	1.826
8,000	7	12	1.115
9,000	8	13	0.876
10,000	9	14	1.096
11,000	9	15C	1.258
12,000	10	15N	1.600
13,000	11	16C	1.386
14,000	12	16N	1.355
15,000	13	17	1.346
16,000	14	18	1.354
17,000	14	19C	1.393
18,000	15	19N	1.469
19,000	16	20	1.697
20,000	17		
21,000	18		
22,000	19		
23,000	20		
24,000	20		
25,000	21		
30,000	26		
35,000	30		
40,000	34		
45,000	38		
50,000	43		
55,000	47		
60,000	51		
65,000	55		
70,000	60		
75,000	64		
80,000	68		
85,000	72		
90,000	77		
95,000	81		
100,000	85		
For Each Additional \$1,000 Add:		\$0.85	

## Dwelling

### PREMIUM CHART NO. 4 Greenhouses Extended Coverage Rates

	Rates per \$100 Insurance			
	Territory 5,6,7, 12,13,14,15C	Territory 2,3,4, 16C,17,19C	Territory 15N, 16N,18,19N,20	Territory 1,8,9,10,11
Plain Glass	\$6.93	\$7.29	\$8.19	\$6.95
All Other	0.16	0.16	0.63	0.44

### PREMIUM CHART NO. 5 Cloth Awnings Extended Coverage Rate

	Rates per \$100 Insurance			
	Territory 5,6,7, 12,13,14,15C	Territory 2,3,4, 16C,17,19C	Territory 15N, 16N,18,19N,20	Territory 1,8,9,10,11
Rate	\$2.92	\$3.07	\$8.25	\$9.29

### PREMIUM CHART NO. 6 Radio & Television Antenna Extended Coverage Rate

\$3.15 per \$100

### PREMIUM CHART NO. 9 Residential Glass

Residence glass coverage may be provided by attaching endorsement TDP-009.

#### Premium Charges

Unscheduled Glass - A one year premium of \$12.00

Scheduled Glass - Show the type, size, ornamentation, location in building and value for each item of glass.

The premium per \$100 of insurance is \$5.00.

## Dwelling

### PREMIUM CHART NO. 11 Vacancy Clause (TDP-011)

For vacancy periods in excess of 60 days, charge:

Peril of Fire and Lightning	0.023 per month per \$100 insurance
Peril of Fire and Lightning*	0.023 per month per \$100 insurance
Peril of Vandalism & Malicious Mischief	0.112 per month per \$100 insurance

\* For Fire Resistive, Semi-Fire Resistive, and/or Sprinklered Risks

### PREMIUM CHART NO. 12 Miscellaneous Property Schedules (TDP-012)

The following annual premiums per \$100 of insurance apply to the types of property listed below when specifically insured under the policy. When reference is made to the Dwelling Fire Premium Tables or EC Premium Charts, use the construction of the main dwelling to determine applicable premium. Property listed below is subject to a 1% deductible (minimum deductible \$100).

NOTE: Deductibles do not apply to cloth awnings, flag, poles, TV and radio antennas, or satellite dishes when specifically insured.

Type of Property	Annual Premium per \$100 insurance		
	Fire	EC	All other Perils
All Outbuildings not Otherwise Classified	Use Dwelling Fire Premium Tables	Use Dwelling EC Premium Charts	Use Add'l Perils/ All Risk
Boat Houses or Boat Docks, wholly or partially over water (not floating) and/or contents	Use Dwelling Fire Premium Tables	\$0.569	Use Add'l Perils/ All Risk
Cloth Awnings	Use Dwelling Fire Premium Tables	Use Premium Chart No. 5	Use Add'l Perils/ All Risk
Fences	Use Dwelling Fire Premium Tables	Use Dwelling EC Premium Charts	Use Add'l Perils/ All Risk
Flag Poles	\$0.080	0.366	Use Add'l Perils/ All Risk
Flood Lights:			
Wood Poles	0.137	0.366	Use Add'l Perils/ All Risk
Metal Poles	0.080	0.366	Use Add'l Perils/ All Risk
Greenhouses & Contents - Plain Glass	Use Dwelling Fire Premium Tables	Use Premium Chart No. 4	Use Add'l Perils/ All Risk
Greenhouse & Contents-Other	Use Dwelling Fire Premium Tables	Use Premium Chart No. 4	Use Add'l Perils/ All Risk
Land & Outside Site Improvements	0.080	0.041	Use Add'l Perils/ All Risk
Swimming Pools:			
Masonry, Tile or Concrete	0.080	0.041	Use Add'l Perils/ All Risk
All Others	0.137	0.041	Use Add'l Perils/ All Risk
Tennis & Slab Courts	0.080	0.041	Use Add'l Perils/ All Risk
TV and Radio Antenna, Satellite Dishes Including Lead-in Wiring	Use Dwelling Fire Premium Tables	Use Premium Chart No.6	Use Add'l Perils/ All Risk
Trees, Plants & Shrubs	Use Dwelling Fire Premium Tables	1.354	0.052
Windmills, Windchargers	0.080	0.366	0.052

Abbreviation: EC-Extended Coverage

For property with rates (i.e. boat houses) and properties which are referred to other specific premium charts (i.e. cloth awnings), no territorial multiplier applies.

## Dwelling

### PREMIUM CHART NO. 18

Tenant Occupancy Charge (Applicable to all dwelling properties)

The following tenant charges are to apply to all policies (on a per item basis) covering either building or contents.

Amount of Insurance	Tenant Charge/One Year
\$1,000	\$2.28
1,500	2.28
2,000 or over	2.28